



Bernstein-Burkley, P.C.
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Order Filed on September 25, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

ATTORNEY FOR CREDITOR: GATEWAY ONE LENDING & FINANCE, LLC

**IN THE BANKRUPTCY COURT FOR THE
DISTRICT OF NEW JERSEY (NEWARK)
HONORABLE ANDREW B. ALTENBURG, JR.**


In re: : Case No. 18-19439-ABA
: :
SHEILA A DIZENZO, :
Debtor, :
: Chapter 13
: :
: Hearing Date: May 28th, 2019
: :
_____ :

**CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM STAY DATED MAY 7,
2019**

**CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE
2009 FORD F-150 VIN # 1FTPW14V49FB39275**

The relief set forth on the following pages, number one (1) through four (6) is hereby
ORDERED.

DATED: September 25, 2019



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Debtors: Sheila A Dizenzo
Case No.: 18-19439-ABA
Caption of Order: Consent Order Modifying Stay as to Personal Property

1. The 11 U.S.C. §362(a) Stay as to Gateway One Lending & Finance, LLC, (“Movant”), with respect to the personal property of Debtor described as a 2009 Ford F-150, VIN# 1FTPW14V49FB39275, in accordance with the agreement of the Debtor and Movant is hereby modified and shall remain in effect PROVIDED THAT Debtors comply with the following terms and conditions:

The arrears are \$2,275.00 as of the date of this Consent Order. Debtor shall cure the arrears and fees and costs by making the following payments on the following dates:

August 2, 2019 - \$834.17

September 2, 2019 - \$834.17

October 2, 2018 - \$834.17

November 2, 2018 - \$834.17

December 2, 2019 - \$834.17

January 2, 2020 - \$834.17

Debtors shall then be responsible for timely making all future regular monthly payments to Movant starting with the payment of \$455.00 due on February 2, 2020. Failure to make future monthly payments shall also be cause for default under this Consent Order.

2. The term “payment” as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.

3. Debtor will be in default under the Consent Order in the event that Debtor fail to comply with the payment terms and conditions in Paragraph 1, *supra*. If Debtor fails to cure the default within ten (10) days from the date of default, Movant may file a Certification of

Debtors: Sheila A Dizenzo
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Default on five (5) days' notice to Debtor, counsel for Debtor and the Chapter 13 Trustee for an Order lifting the automatic Stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.

4. The failure of Movant to file a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

5. In the event the Debtor converts to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtor shall pay all pre-petition arrears and post-petition arrears within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter.

6. Movant's fees and costs of \$431 are to be paid through the Chapter 13 Plan.

We hereby Consent to the form and entry of the foregoing Order.

<u>/s/ Keri P. Ebeck</u> Keri P. Ebeck , Esquire Bernstein-Burkley, P.C. 707 Grant Street, Suite 2200 Gulf Tower Pittsburgh, PA 15219 (412) 456-8112 Email: kebeck@bernsteinlaw.com	<u>/s/</u> Richard S. Hoffman, Jr., Esquire Hoffman DiMuzio 412 Swedesboro Road Mullica Hill, NJ 08062 (856) 694-3939 Email: rhoffman@hoffmandimuzio.com
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Dated: July 8, 2019

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Sheila A Dizenzo
Debtor

Case No. 18-19439-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2019.

db +Sheila A Dizenzo, 3520 Coles Mill Road, Franklinville, NJ 08322-2403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2019 at the address(es) listed below:

Farha Ahmed on behalf of Creditor Wilmington Savings Fund Society FSB d/b/a Christiana Trust as Owner Trustee of the Residential Credit Opportunities Trust V farha@dwaldmanlaw.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Keri P. Ebeck on behalf of Creditor Gateway One Lending & Finance, LLC. kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
Laura J. Neville on behalf of Creditor Wilmington Savings Fund Society FSB d/b/a Christiana Trust as Owner Trustee of the Residential Credit Opportunities Trust V nevilleesq@gmail.com
Rebecca Ann Solarz on behalf of Creditor Bayview Loan Servicing et al. rsolarz@kmlawgroup.com
Richard S. Hoffman, Jr. on behalf of Debtor Sheila A Dizenzo rshoffman@hoffmandimuzio.com, lmcevoy@hoffmandimuzio.com; jslachetka@hoffmandimuzio.com; hoffmanrr81909@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8